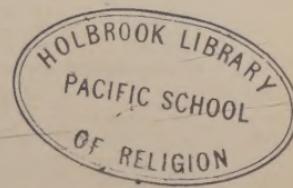


# SOCIAL ACTION



## HOUSING PROGRAM FOR VICTORY

By

DANA DOTEN

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# HOUSING PROGRAM FOR VICTORY

BY DANA DOTEN

The terminology of "defense" grows daily less appealing to an America convinced that the strategy of courageous attack is the only one which can save our way of life. National Defense is no adequate keynote for a people called upon to make the great crusade of modern history. Defense Bonds, Defense radio programs, Civilian Defense—these seem pallid, passive terms, unfit phrases for the great needs of the hour.

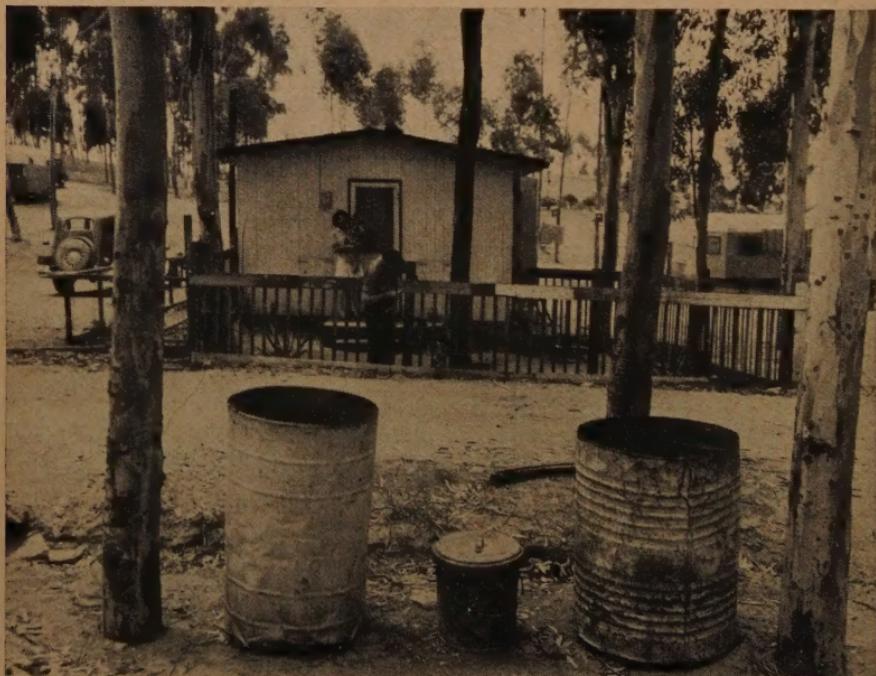
For this reason, "defense housing" has been criticized as the wrong way to describe American home building today. Broadly considered, however, the idea of housing *as* defense is one of the most thrilling concepts we can have. The job of housing our people as Americans should be housed means not only defense against foreign enemies; it means also defense against all the ancient enemies in our midst, against ignorance and greed and short-sightedness and poverty and disease and crime—the enemies that have thwarted the search for the good life on this continent far more successfully, since 1776, than any alien army.

President Roosevelt has given us the Four Freedoms as the war aims of the United States. The Four Freedoms need housing, too. This country will not have won the war until it has built a sound roof over these Freedoms—the American home. No defense housing program can stop short of that.

In 1934 the Bureau of Foreign and Domestic Commerce sponsored a WPA survey project known as the Real Property Inventory. Sixty-four cities, of varying sizes, were chosen in 48 states, and every residential structure in each city was surveyed. Subsequently 139 additional cities were studied, giving a coverage of 44 per cent of the urban population of the country. The results of the earlier and later studies correlate remarkably.

On the basis of these studies, it appears that roughly 17 per cent of urban homes are unfit for use or in need of major repairs. About 45 per cent more need minor repairs, leaving only about 38 per cent classified as "in good condition." Overcrowding was reported in one-sixth of all houses surveyed. Every fifth city home in this country lacks a bathtub, and roughly every seventh urban home is still to be equipped with a private indoor flush toilet.

Lumping these findings with the far more alarming deficiencies of rural housing, Edith Elmer Wood, in her "Introduction to Housing Facts and Principles," reaches the conclusion that the American people are divided roughly into three groups, on the basis of the housing they enjoy. One-third of our people



*FWA Photo by Wilson*

Tourist cabin home of a defense worker in San Diego, California. This cabin has been condemned, but the family must live here until a defense housing project has been completed.

live in good homes, she points out, one-third live in fair homes, and one-third live in homes that are downright bad. The long-term housing job in this country is not merely to eliminate the last third, to wipe out slums, but also to do something about the "fair" middle third. Good homes for all American families does not mean Utopia. It just means four sound walls, a leak-proof roof, enough space for the whole family inside, and reasonable conveniences. More than that is not required to qualify as "good." Less than that cannot be described as a legitimately American "standard of living." Defense housing can help us start on this long-term job.

## WHY DEFENSE HOUSING

The present defense housing program has already reached proportions involving well over a billion dollars of public funds and several times that much of private money. By the most modest calculations there will be built here during the war enough new homes to rehouse the entire population of a South American country the size of Venezuela; and the final result will almost certainly far surpass these early estimates.

For the first time in our history a construction job of this magnitude is being organized and directed towards a single end—the housing of hundreds of thousands of families of war workers and enlisted personnel of the armed forces. For the first time, perhaps, since the building of the early eighteenth century planned settlements along the Atlantic coast, a common housing goal has been set and a cooperative effort launched to reach that goal. War workers must have good homes—the men who build the planes and tanks that must make the Four Freedoms come true—these men shall live in proper American houses. That is the purpose of defense housing, and a nationwide pattern has been drawn to achieve it. The goal, the pattern, the magnitude, and the unified effort—they are the important things. All other considerations are details of execution.

Since the Government's chief housing activity during the last decade has been in the slum clearance field, there exists

some confusion between that type of operation and defense housing. Defense housing, as appears above, is the business of building adequate homes for war workers in communities where a housing shortage exists. Slum clearance housing involves the demolition of substandard homes and the building (either on the same site or elsewhere) of subsidized low rent homes for low income families that could not otherwise obtain decent shelter. Whereas private enterprise plays a major role in defense housing, the slum clearance field has been, by definition, a Government monopoly, since it involves subsidy by both the Federal and local Governments, and since projects are built for only those families that cannot afford the rents private industry is forced to charge for satisfactory shelter.

It is well to keep the essentials of defense housing clearly in mind, because much current discussion of the problem tends to obscure what is really happening. The classic "public versus private" debate, that has raged in every sector of our economy for more than a decade, has made a battle field of defense housing, too. Claims and charges by both sides in this conflict distract attention from the deep, inevitable tides of progress which flow unimpeded beneath the surface of controversy. Slowly and painfully it will become clear that America is building defense homes—not just the Government, nor the realtors, nor the manufacturers of materials—even as America is now fighting the war, not Congress, nor labor, nor industry.

In the meantime, advocates on both sides have created the impression that defense housing is a diversion from our normal course, an interruption, a side street we must travel reluctantly till peace returns. Public housing groups lament the tapering off of slum clearance "for the duration," look forward to the time when subsidized housing will again come into its own as the life-giving antidote to the poison of slums. Private real estate interests have vigorously demanded that all publicly financed defense housing be "temporary," removable after the war, so that no over-supply of homes will remain to depress values of neighboring property when normal times return. The

one thing these opposed factions have in common is the tacit assumption that defense housing is irrelevant to the main purposes of their lives. Progress will be resumed, later, we infer.

There is here an implied analogy with the munitions industry, an unspoken assumption that, even as Detroit will shift back from tanks to pleasure cars after the war, so the housing industry will shift back to bona fide housing. The analogy is false. Out of the one hundred and fifty billion Uncle Sam has earmarked for the Victory Program, the housing billion is almost the only one he is sure to find a permanent investment in America's peacetime plant.

The correct analogy is with the medical profession. One of the few offsets to the hell of war is the progress of medicine that always ensues. Battle fields and plague-ridden cities form a hideous but tremendous laboratory; from the Crimea to Cuba, medical science has won victories that may have balanced the death and suffering from which they grew. Housing can win, and is winning, similar victories. We have learned more about prefabricated housing in the last year, for example, than in the last decade.

Or you may think of defense housing as having points of similarity with the airplane industry. War planes need no luxury gadgets, but on the quality of the engine life or death depends. Our peacetime aviation will have improved several decades in two war years. So with our housing, when specious qualifications no longer have value, when only economy, speed of building, durability, and functional virtues count. Defense housing will sacrifice a great deal in the coming months, but the sacrifices will consist largely of waste, inefficiency, ostentation, and out-moded ideas. War gets men back to essentials (there should be some other way), and the essentials of good shelter will be carved out of the modern confusion of architectural notions and structural experiments and will become defense housing.

When it is clearly understood that defense housing does its job well only by building for the future (like the army doctor

or the airplane designer), there will be an end to the odd but prevalent complaints that current housing is "too good," that it should be "temporary." There is no question of substituting amenities for grim necessities; it is not a matter of fumbling the war effort through dreaming of a brave new housing world. The fact is that the present urgency is so great that only our best efforts can meet today's housing problem. Hundreds of thousands of temporarily migratory workers and their families must have homes if they are to produce the weapons we need, and only our best brains, our best planning and execution, can bring results on time. As we meet the emergency, we build the machinery for re-making American housing. We create financing plans, designs, construction methods, all the equipment that the infinitely complex problem of rightly housing America demands.

"Homes for Heroes" was the cry of the supporters of public housing in England at the close of the last war. The ironic picture of the returned war veteran, fresh from the successful struggle to save democracy, settling down with his family in a London slum, had a powerful effect in launching the great British post-war housing program which produced a million and a half subsidized low rent homes during the next fifteen years. This achievement was possible only because complete governmental machinery, both national and local, had been in existence for many years prior to the "Homes for Heroes" campaign. Only the will to do it, and appropriations by Parliament, were needed to set in motion a building program that re-housed fifteen per cent of the English people in fifteen years.

After the last war no such machinery existed in this country, but when peace comes this time we shall be ready for the greatest expansion of home building yet attempted anywhere in the world. The various housing agencies of the Federal Government, recently centralized in the National Housing Agency, have for years been perfecting the myriad fiscal and construction techniques that the many-sided housing problem requires.

## PROGRAM FOR AMERICANS

The best-known and most important Federal housing agencies are familiar to all by their alphabetical designations—FHA, HOLC, USHA, and FSA. The FHA (Federal Housing Administration) has stimulated the private home building industry to the extent of over five billion dollars in the last six years through its system of insuring, or underwriting, the mortgages of lending institutions. Under the FHA plan the home builder is required to make a cash down payment of only 10 per cent of the value of the house, and the balance is amortized through monthly payments extending over 20 to 25 years.

The HOLC (Home Owners' Loan Corporation) was set up early in the depression to rescue home owners in danger of foreclosure, by taking over mortgages and granting easier terms of payment. It has performed for urban real estate the same vital function that the Farm Credit Administration has performed for American farm property. Out of hundreds of thousands of properties taken over by HOLC there have been relatively few defaults, and the whole structure of city real estate values has been saved from collapse.

The USHA (United States Housing Authority) was set up in 1937 to clear slums and provide low rent homes for low income families, or, in the words of the President, to begin the rehousing of the ill-housed "one-third of the Nation." It makes loans and grants annual contributions to local housing authorities which design, build, and manage low rent housing projects with USHA assistance. Hundreds of these local authorities were engaged in building or operating some 180,000 units of low rent housing at the start of the defense program. With its system of Federal subsidy and partial local tax exemption, USHA was enabled to force rents down to less than \$13 per home per month, as a national average. Thus families with incomes averaging less than \$15 a week were, for the first

time, being supplied with good homes at rents they could afford to pay.

The Farm Security Administration (FSA) is the chief housing branch of the Department of Agriculture. It inherited from the Resettlement Administration and completed the three famous Greenbelt communities. FSA has concentrated on building homes for tenant farmers who are buying their farms under the provisions of the Bankhead-Jones Farm Tenant Act. It has also been a pioneer in the field of prefabrication.

War needs have forced Government control of building materials. While this authority is not contemplated as extending into the post-war period, it will, nevertheless, inevitably facilitate future planning through furnishing a complete, accurate knowledge of supplies, of substitute materials, and of fabricating problems.

Architects may differ as to how the "House of Tomorrow" will look, but experts are unanimous in predicting that there will be a truly gigantic program of residential construction after the war, which will give ample scope for both public and private activity. The National Resources Planning Board places housing high in its list of desirable public works recommended to take up the slack in national income resulting from the shutting down of war industries. That slack is bound to be tremendous. The present Victory Program of war production calls for a national annual income of one hundred million dollars, with half of it spent for war purposes. Afterwards the task will be to find peaceful, useful substitutes for fifty billion dollars worth of tanks and guns and warplanes and battleships. There will have to be an unprecedented expansion of durable goods, dwarfing the boom period of the '20's, if we are to keep our economy from tailspinning down into the worst of all depressions.

An additional factor which will make for enormous quantities of post-war housing is the great latent accumulated demand which, apart from considerations of slum clearance or

population shifts or new ideas in city planning and architecture, has resulted from the simple fact that we have never, during the last quarter century, achieved a level of construction high enough to keep pace with the annual need for new homes. Even during the peak years of the late twenties we were not building enough houses for any income group save the top ten per cent, and the depression years saw a virtual shutdown of residential building. The result is a backlog of need that will take a decade to whittle away, a decade of average production at twice the 1929 rate.

Rural housing is a perennial possibility, an almost limitless field for expansion. Millions of farm families are living in unsatisfactory or downright substandard houses. At the same time, American agricultural production is expected to reach all-time peaks in the next few years. Rich farm areas of Europe that stayed in production during the last war are crippled today. Unless Europe is to experience a death-rate unknown since the Black Plague, America must, sooner or later, supply food. Nobody knows how large an area of the world we may be called upon to feed, but the demands on the American farmer are certain to be gigantic. All this means that money will be made and spent by the American farmer at an almost unprecedented rate. Good housing is the best possible way for the farmer to spend that money, and the need is so great that rural housing can absorb any amount of funds available.

If anyone doubts the backward status of American rural housing he has only to consult the "Farm-Housing Survey," issued by the Bureau of Home Economics of the Department of Agriculture in 1939 (Misc. Pub. No. 323). This survey, taken in 1934, covered a sample of farm housing in almost every agricultural state. It revealed that only 30 per cent of farm homes have water piped into the house, that only about 11 per cent have bathtubs, and only about 8 per cent have indoor flush toilets. Naturally, there is wide geographic variation. Mississippi, for example, reported in 1934 that only 2.6 per cent of its farm homes were lighted by electricity.

## THE NEED FOR SPEED

The history of American building has been a series of "booms" caused by great migrations. All during the nineteenth century, while we spread from the Appalachians to the Pacific, cities sprang into existence almost overnight. It is a common American experience to find towns growing in less than one generation to a stature rivalling European cities dating back to Charlemagne. From San Francisco in 1849 to Miami of the 1920's we have built in Homeric spurts. Recent preoccupation with the automobile, and identification of the national spirit with mobility, has tended to obscure the fact that no race since the beginning of history has ever built so many structures, so fast and so well.

Arming this country for war has precipitated one of our mightiest migrations. We are building an entire new industrial plant, at least half as large as the enormous peacetime plant that has taken fifty years to construct. The new factories are being placed with reference to many factors—sources of raw materials, military feasibility, and the like—and labor supply is only one of those factors. Before the Victory Program of war production is realized millions of workers will have migrated from their homes to new towns, sometimes thousands of miles away.

Migratory labor is no longer an unfortunate, discredited group; the day of the Okies and the "Grapes of Wrath" has gone. Migratory labor is what we now depend upon to save the country.

The migration of war workers flows in many directions. From northern New England men are swarming down to the Connecticut coast to help build airplane engines, traveling in cars, trailers, trains, or thumbing rides along the highway. From the middle west they make their way north to Detroit to build bombers and tanks, or west to the Pacific to work in the fabulously expanding shipyards, or south to the Gulf coast, where an unparalleled industrial and military expansion is taking place.

Sometimes they flood the older industrial centers, such as Philadelphia and Baltimore, or the established military areas like Norfolk. Often they report to new factories, built on the open prairie, and live in new cities that stretch as far as the eye can reach where only a few lonely farmhouses existed short months before.

Peacetime industries are being converted to war uses (as in Detroit), peacetime plants are being greatly expanded, and wholly new plants are being rushed to completion in all corners of the country. The vast reservoir of American unemployment is being rapidly drained, great numbers of workers are being released from closed peacetime plants, armies of youngsters are seeking training and employment in war work. The roads of America are filled with migratory workers—single men and married men, on trucks and in trailers, alone or with their families, searching for the jobs that will be their part in the war. Before they can go to work these men and their families must be housed—that is the defense housing program, the first step in war production.

How big a program is it? We do not yet know, but the outlines of the task ahead may be inferred from available statistics. Last summer Charles F. Palmer, Coordinator of Defense Housing, estimated that during the fiscal year of 1942 (July 1, 1941-June 30, 1942) some 525,000 new defense homes would be needed, shelter for more than two million people. He calculated that about 400,000 of these houses would be supplied by private industry and that the Government would have to build 125,000 houses. The announced policy was to initiate Government construction only in such areas as private builders could not serve, or for income levels that private investment could not provide for, or under conditions where the risk was too great for private financing to assume.

Since this 525,000 estimate was made Pearl Harbor has happened. The program for industrial production has been doubled, and tripled, and the end is not in sight. The horizon of defense housing is not yet visible in the spring of 1942. The

full resources of the building industry, the full extension of both private and public effort will be called upon before we can say the problem is solved.

The most dramatic illustration of the defense housing need that has been given the country recently is that of the new Ford factory outside Detroit, where 100,000 men are to be employed building big bombers. Eventually an entire new city of a quarter of a million population may be needed to serve the plant, and already plans for "Federal" cities of 10,000 homes are being discussed.

While the clean-cut magnitude of the Ford enterprise has captured the public imagination, equally vast housing enterprises are under way in other areas. Around Norfolk and Newport News, Virginia, traditional ship building center, a new defense community of almost 25,000 homes (counting just the publicly financed housing, which will be supplemented by large-scale private operations) is already under construction. Washington, D.C., itself, the head office for the giant defense factory that the nation is becoming, has a developing housing plan that calls for some 50,000 new units of public and private building. New Government workers are flooding into Washington at the rate of six or seven thousand each month and there is serious danger of interruption of essential Federal functions unless overcrowding can be quickly relieved in this city which has doubled its population in the last decade.

As has been pointed out, the official policy has been to rely on private building for almost 80 per cent of needed defense housing, and to supply direct Government construction for only the remaining 20 per cent. Although this policy is subject to modification as private production is affected by altered conditions (priorities on building materials, labor supply, financing difficulties, and the like), nevertheless the Government share of the program still remains the minor contribution. Under the circumstances, therefore, it is especially significant that Government appropriations for direct housing construction had, by the end of January, 1942, reached a total of \$1,142,-

530,671. Not all this money, of course, has been expended as yet, but already appeals for further funds are being heard.

Data on privately financed defense housing are being collected and will be shortly available, but up till now it has been difficult to keep an accurate count of private home building exclusively devoted to defense. The public program is covered by a variety of weekly progress reports and is, therefore, more readily followed. As of Feb. 22, 1942, for example, money had been earmarked for 239,181 publicly financed defense homes. Of these, 79,434 units had been completed and were ready for occupancy, and an additional 60,000 were under construction. Dormitories to house 21,915 single men had been allocated, with 8,163 units already completed. To meet emergency needs in areas where the problem was so pressing that there was no time for new construction, 14,620 trailers had been ordered. Still in its early stages the American public housing defense program was already the biggest home building job ever undertaken by any nation at one time.

Remembering that this giant is still the junior partner in the defense housing enterprise, we get some idea of the scope of the complete effort. No one will contend that the effort is too large, nor that it comes any too soon. Defense housing bears the same relationship to war production that cantonment building bears to creating an army. The tremendous dislocations caused by war industry render it no more feasible for millions of war workers to do their bit at home than it is for soldiers and sailors. Whether the job is firing a gun or making a gun, when a man leaves his home to do it the nation has the responsibility of seeing that he has a place to live. And, since workers must house their families before they can build factories to build planes to deliver to our armed forces, it is clear that housing becomes the first process on the defense assembly line.

Because these things are so, speed is the essence of war housing. The house which cannot be quickly supplied is not a defense house, in these days when time is the greatest single

element in winning the war. Speed must not be permitted to excuse poor housing, but speed must be the governing factor.

The utter necessity of speed has brought prefabricated housing to the center of the stage. Ever since the last war enthusiasts have praised the potential virtues of prefabrication, have hailed it as the inevitable solution to America's housing problems, as the only building method consistent with a modern industrialized economy. But, owing to a number of factors (including labor opposition, public reluctance to welcome drastic innovation, and lack of large-scale capital) we entered the present emergency period without any appreciable prefabricated housing industry.



*OEM Photo by Palmer*

#### Defense Housing—Erie, Pa.

The entire framework, including sections for doors and windows, is fabricated horizontally. The crew working here will later move to another site and repeat the procedure.



*OEM Defense Photo by Palmer*

**The kitchen of a new defense home in Erie, Pa. About 20 per cent of this family's income is spent for rent.**

During the first year of the defense program, although prefabrication was receiving more and more encouragement, only about 10 per cent of the public housing was scheduled for that type of construction. Immediately after Pearl Harbor a new appropriation of \$300,000,000 for "emergency housing" was passed by Congress, and half of it was at once earmarked for prefabricated homes. In the parlance of housers this first group of 42,000 units was referred to as "demountable" houses, that is houses which could be taken down after the war and moved to other areas if the need for housing no longer existed in the original location. While any type of house is theoretically demountable (we are all familiar with the American millionaires who transplant French chateaux to Long Island), the simple

fact is that most demountable housing will be prefabricated housing, since prefabrication is ideally suited to the purpose. The terminology will be straightened out as the program goes forward, and, by the time the first 100,000 prefabricated homes have been occupied, the terms will cease to startle or puzzle us. The process itself will likewise emerge from the mystery phase and will be seen as an uncomplicated and far from radical system. A new building method is maturing in this country, a method that is quite likely to revolutionize the American housing industry and change the whole face of the country.

Many things will be different after the war. We are unlikely ever to return, as a nation, to the pattern of life of recent decades. Complacency at waste and inefficiency, willingness to compromise with discomfort and ugliness—there will be far less of all that. And, once having discovered a more rational and economical way to provide our people with shelter, we are not apt to discard the good things we have learned in this desperate hour. This does not mean that we shall live in cubistic structures, built of exotic composite materials; we shall probably live in houses that look like the houses we want to live in today. But they will be better, cheaper houses.

## SOME HOUSING HISTORY

As has been said, the present war found the American housing scene a thoroughly different landscape from that which confronted the men charged with war housing in 1917. At that time the Government's experiment in building homes for shipyard and other war workers was an unprecedented move, comparable to operating the railroads, and the program, starting literally from scratch, was just taking shape when the Armistice brought liquidation orders. This time, Pearl Harbor was preceded by a year and a half of defense housing, and by a full decade of Government activity in the housing field.

When President Roosevelt, on February 24, 1942, issued his Executive Order combining some 16 various Federal housing

agencies into one National Housing Agency, he threw a search-light on the accumulated machinery that had been gradually put together, since 1932, to aid private building and to build homes directly. The combined "assets" of these 16 agencies (including Federal appropriations, Federally-owned or Federally-guaranteed mortgages, and other commitments) are estimated to total more than 12 billion dollars. This staggering sum represents the Government's stake in urban real estate alone; farm mortgages held or backed by the Government amount to more than 3 billion dollars, and there has been, in addition, considerable Government-sponsored rural housing not included in either of the above totals. Uncle Sam has become the greatest realtor in history.

This central fact, the dominant position of the Government in the housing industry, at once makes possible a tremendous program under the newly unified command and, at the same time, over-shadows the many subsidiary functions that contribute to over-all control. A simple roster of the agencies merged on February 24 will suffice to suggest the variety of activities now carried on by the Government: Federal Housing Administration, Federal Home Loan Bank Board, Federal Home Loan Bank System, Federal Savings and Loan Insurance Corporation, Home Owners' Loan Corporation, United States Housing Corporation (for liquidation), United States Housing Authority, Defense Homes Corporation, Farm Security Administration (non-farm public housing), Federal Works Agency (Division of Defense Housing and Mutual Home Ownership Defense Housing Division), Public Buildings Administration (housing activities), Division of Defense Housing Coordination, Central Housing Committee, and Army and Navy housing activities except those carried on at military and naval posts. All these functions will now be centralized in the National Housing Agency, under John B. Blandford, Jr., as Administrator. At long last a set-up comparable to the Department of Agriculture has been achieved for housing, and it will now be possible to create a Government policy on housing as con-

sistent and inclusive as Government policy for the American farmer.

The National Housing Agency has three main subdivisions, each under its own Commissioner. All the housing construction functions have been grouped in the Federal Public Housing Authority. The Federal Housing Administration remains unchanged and will continue its work of insuring mortgages for banks and lending institutions. The Federal Home Loan Bank Administration includes the former HOLC, and performs a variety of services for Savings and Loan Associations throughout the country.

The defense housing program, as outlined by the office of the Coordinator, has included (1) the fullest possible utilization of existing facilities, (2) encouragement of private enterprise to meet the need wherever feasible, (3) provision of Government housing where the first two methods have proven inadequate.

On the theory that all existing vacant space should be made available first, the Coordinator's office set up some 300 local registries for rooms, apartments, and homes. Known as Homes Registration Offices, they have been staffed by volunteers, with WPA assistance, and maintain a complete current listing of inspected accommodations suitable for defense workers and their families. In addition, these offices have cooperated in the Federally-sponsored campaign to encourage conversion of unused space in the home into modern apartments. Both the HOLC and the FHA have launched programs to provide technical assistance and Federally-insured rehabilitation loans to property owners wishing to recondition their homes for defense.

## BUILDERS — PRIVATE AND PUBLIC

Having assigned to private industry the major share of the war housing program, the Government has taken every precaution to see that the private builder is aided in his work.

Financing and the procurement of materials have been the two chief problems, and in connection with each the Government has taken steps to guarantee a steady flow of private housing during the emergency.

The private financing of defense housing has been greatly facilitated by the FHA's so-called Title VI, a new method of mortgage insurance. Under Title VI a builder may secure an FHA-insured mortgage covering up to 90 per cent of the sales value of the home. Formerly such mortgages were available only to owner-occupants. With his own costs covered by a Title VI mortgage, the builder is in a better position to offer his houses for rent (few builders in this country have been financially equipped to enter the rental housing field in the past); furthermore, if the houses are sold the purchaser is given a period of time (now as long as 30 months) in which to complete the required 10 per cent down payment.

Title VI financing is available only in those communities which have been designated as "defense areas," and the maximum amount of the mortgage is limited to \$4,000.

In recent months FHA has reported a rapidly increasing proportion of business done under Title VI. At the same time it is becoming evident that banks and lending institutions are taking advantage of the FHA insurance plan on a scale hitherto unknown. The tendency from now on until the end of the emergency will clearly be towards FHA Title VI financing on the bulk of privately financed defense housing.

The priorities system was extended to housing materials in September, 1941, when the Office of Production Management set up a system to help builders secure the critical materials needed for defense homes. The items on the critical list are mainly metals, reserve stocks of which have dwindled rapidly under the demands of war industry. Heating and plumbing equipment, electrical supplies, and the like, use metal that is also vital for airplanes, tanks, and war machinery in general.

Deciding that defense homes are essential to the war effort, however, the Government has done its best to channel these supplies into the hands of builders by issuing priorities certificates. The builder must meet certain conditions. The proposed house must be in a "defense area" (a community having essential war industries and a proven need for housing the influx of war workers). It must be located within a reasonable distance of a defense plant. It must sell for not more than \$6,000, or rent for not more than \$50 per month (plus utilities, such as heat, light, etc.).

Public housing has been "programmed" to meet needs that cannot be met privately. The Government has built for income levels that private industry cannot profitably serve, or in com-



*OEM Defense Photo by Palmer*

One of the many houses being built by private industry under the terms of the liberalized Title VI of the National Housing Act.

munities where private builders are not equipped to supply sufficient homes for war workers. All public construction is now centralized under the Federal Public Housing Authority, but in the past several Federal agencies have taken part. The United States Housing Authority, working through its local housing authorities, was the first in the field. With its program of slum clearance and the building of 180,000 low rent homes well along after three years of planning and organizing, USHA was equipped to move into the defense field at once, and completed its first defense projects in the fall of 1940. The Army and Navy have done a certain amount of defense housing for themselves, to provide living quarters for the families of enlisted personnel and officers. The Public Buildings Administration, with long experience in public construction, was called upon to handle a substantial share of the work. The excellent record set by the Farm Security Administration in providing for the needs of migratory workers in the West and South was good preparation for the job of building dormitories and supplying trailers for defense workers. FSA trailer camps have been a far cry from the typical haphazard, unsanitary collection of vehicles that the name has come to suggest in the public mind. These camps consist of new, well-equipped trailers, carefully located to provide adequate play space for children. Where it is not feasible to connect the trailers with sewer and water lines, central utilities buildings (including public showers, toilets, etc.) are provided.

Rents for publicly financed defense housing units have followed various patterns, in the Government's attempt to match accommodations and workers' incomes. The desire has been to keep the rents in any given locality at such a figure that no worker would be required to pay more than one-fifth of his income for shelter. At the present time the prevailing rent levels are \$27.50 for a one-bedroom unit, \$30 for a two-bedroom unit, and \$32.50 for a three-bedroom unit.

The appearance of public defense housing projects has been criticized as "barrack-like," monotonous, lacking in livability. Although it must be admitted that some designers have rather harshly divorced economy and aesthetics, still the interesting thing about defense housing architecture is its regional variation, and, in general, its adaptation to the local environment. In its site planning, especially, defense housing has registered marked gains over the earlier slum clearance work in that field.

As the months go by the gap between the private and public defense housing programs is narrowing, and ultimately the distinctions between the two types of operation, which seemed so clear-cut and significant a year ago, may become largely aca-



*OEM Defense Photo by Palmer*

**Defense Housing—Dale Homes, Portsmouth, Va.**  
**A 300-unit project to house civilian workers employed at the**  
**Norfolk Navy Yard.**

demic. With the bulk of the private building carried on under Government guarantee, through FHA Title VI insurance, the distinction on the financial side becomes largely one of the interest rate involved. Investors in Government bonds, from which source Federal construction derives its funds (taxation is, naturally, an additional source, but the attempt here is to draw comparisons between rates of interest) do not enjoy an interest rate as high as holders of FHA insured mortgages, but the tax exemption feature of the former tends to minimize the differential.

On the architectural side, with prefabrication becoming the dominant note in public housing the individual home is supplanting the row house rapidly. Government housing has previously been thought of as multi-family or group housing, as opposed to the single family house of the private builder. Under current conditions, however, it is quite possible that groups of Government houses and Title VI houses might be built by the same prefabricated housing manufacturer on adjacent subdivisions, and be indistinguishable in appearance. The cost restrictions make this especially true, since maximum Government costs and maximum Title VI costs are virtually identical.

## FOUNDATIONS FOR THE FUTURE

With a centralized Government housing agency now in existence, a unified national housing policy in the making, with distinctions between public and private housing activity beginning to fade, with a great new era of opportunity opening up in the prefabricated field, it would seem that all the elements necessary to the progress of housing in this country were now at hand.

For this reason it is a serious mistake to think of defense housing as a temporary expedient, a distraction from the main course of our development. Actually, the war emergency has supplied the heat which is fusing together the various essential

parts of our economy and our Government that must be welded if housing is to have a real future, if we are to solve the shelter problem in America.

On the slum clearance sector alone there are battles to be won that will outlast this war by a generation. Dr. Edith Elmer Wood, our leading housing expert, has estimated that 10 million American families live in substandard dwellings. If all the public defense housing now allocated were transferred to slum clearance projects after the war only a little over two per cent of these substandard homes would be replaced. And *100 per cent* of those homes must ultimately be replaced by the American quality of shelter before we can make a home for the Four Freedoms here.

Slum clearance is not the whole housing problem. After the war we have tremendous tasks facing us in connection with the two-thirds of our people who do not live in substandard homes as well as in connection with the "one-third of the nation" that suffers in slums. Not only must the individual house be better designed, more livable, more economical, but our communities themselves must become more adequate instruments of group living. City and town planning have a century's work ahead to undo the evil caused by the industrial revolution, the overcrowding of people into urban centers, the neglect of recreational opportunities, the short-sightedness of our recent national past.

For the planners, the architects and the builders of America, defense housing is a great laboratory. For the financial institutions, the sources of capital, defense housing will prove an instructive experience in the soundness of American real estate when basic principles of planning are observed.

What is defense housing for? It is for defense. But it can defend us not merely against enemy armies, not merely against aggressor nations. It can be the beginning of our permanent defense against any future national decline caused by failure to house our people as Americans have a right to live. It can defend the American dream.

# PLANNING FOR LEGISLATIVE ACTION

BY FRED S. BUSCHMEYER

"You can't legislate men and women into The Kingdom!"

"If every person, from private citizen to United States Senator, would vote with Christian intelligence and conscience we could 'vote in' The Kingdom, so far as our country is concerned, at the next election!"

In between the extremes of viewpoint suggested by these statements there is a rather large field of opportunity for God, man and the devil. (If your theology will excuse or permit the latter.)

Somewhere in this area the Legislative Committee of the Council for Social Action seeks to function with such a measure of political sophistication, social vision, religious "concern," humility, and practical-mindedness as its members can muster. Although, for obvious reasons, the Committee meets in Washington, it in no way conceives itself to be the official political mouthpiece for the more than five thousand churches and the million persons that make up our Congregational Christian fellowship. It is not a "lobby" or pressure group working in the interest of special measures either before Congress or among our churches. In the time-honored Congregational spirit of "Come now, let us reason together," your Legislative Committee tries to keep itself aware of those legislative measures, discussions and investigations, which have a direct bearing upon considerations of justice for individuals and groups, public morals and social welfare, the freedom of religion, the life of our own church, and that basic reverence for personality upon which all Christian action must be predicated.

In this period of gigantic social upheaval and dislocation there are innumerable moral and spiritual implications running through the measures being considered and passed by our national legislative bodies which are entirely beyond our power

to touch or influence at the moment, save by the weight of a personal word or an hour of counsel with those in positions of responsibility or authority. Even within the limitations of our own time and insight, the members of your Legislative Committee have found a most gratifying willingness and eagerness on the part of those charged with framing or fostering social legislation to receive such words of concern or to give such hours of counsel as reasonable and responsible groups of church representatives may desire.

The presentation of plans and possibilities before the Federal Social Security Board by Mr. Oscar M. Powell, Executive Director of the Board, to the January meeting of your Legislative Committee, and the subsequent presentation before the Mid-Winter Meetings in Evanston of those aspects of Social Security legislation and policy which will affect ministers and other employees of churches and similar non-profit organizations, represents a case in point. Mr. Powell was delighted to find a group of church people sincerely concerned with the problems and policies of his Board, and the Legislative Committee was greatly reassured by his social vision and obvious competence.

It shall be the continued policy of your Legislative Committee to keep in touch with such leaders, and to pass on to the readers of *Social Action* and to the proper deliberative bodies or executive officers of our denomination the pertinent information which comes from such hours of counselling together. Because this Committee meets in Washington and many of its members are residents of the District of Columbia, already well established personal friendships with many persons of leadership and responsibility in our nation make possible that kind of entrée and frank, constructive discussion which is free from the taint of idle or presumptuous curiosity or desire merely to interfere.

We are able, also, to avail ourselves of the counsel and experience of individuals serving with similar Committees for such groups as the League of Women Voters, the Federal

Council of Churches of Christ in America, and the National Board of the Y.W.C.A. We are already deeply in debt to Mr. Frederick Blachly of the Brookings Institution for his constant counsel.\*

It is our hope and intent to build and maintain a relationship of confidence, exchange, and cooperation with our Congregational Christian members of both Houses of Congress, that they may know that their fellow churchmen have a sincere and continued interest in the service they render through their respective offices and Committee membership, and that we may avail ourselves of such counsel and guidance as they can share with us.

As a means of making available the knowledge and experience of those who already have had long years of study or work in various specific fields of social legislation, and to encourage those who have the time and interest to familiarize themselves with the background of some particular legislation (either in their own state or from a national standpoint), we would like to encourage the formation of a group of readers or consultants to whom this Committee or State Legislative Committees could turn for specific information and counsel from time to time. It would certainly be in line with our Congregational tradition of thoughtful and full participation on the part of all our members to feel that many minds in many places were giving of their best to the end that our fellowship should exercise a wholesome and intelligent influence in helping to shape our common destiny. This particular project will be carried further with our State Social Action Chairmen, but such suggestions as may come to your mind immediately, or the names of such persons as may wish to be charter members of this *Readers and Consultants Group*, may be mailed to Miss Katharine Terrill, 289 Fourth Avenue, New York, N. Y.

One has only to give the briefest kind of thought to the new situations into which millions of people in our country are

\*Mr. Blachly's report to the Committee on Feb. 4, 1942 is summarized on pages 30-34.

being thrown these days, and then to think of the social difficulties and dislocations which are to be an inevitable part of our domestic and world-wide picture for years to come, to realize that there is before us a great area of need and opportunity which will call for all the social conscience, intelligence, strategy and action which we can possibly muster and command.

. . . Where'er our hearts are open  
To the call of human need,  
There God is;  
And speaks his holy word!

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## THE WAR'S EFFECT ON LIVING STANDARDS

BY FREDERICK BLACHLY

### *What is the duty of the Christian at this time?*

Confusion and uncertainty follow as people are almost automatically compelled to reduce their standard of living. Fear makes for lower living standards. This is exemplified by hoarding, which is a consequence of fear. The scarcity which hoarding engenders results in turn in lower living standards for the many. Now is the time for the courage of mariners, all in the same boat, all sharing the common lot.

The cumulation of individual actions, it is important to remember, may result in great social good or in great disaster. That is why at this time, an ethical problem confronts each individual; a responsibility to be intelligent in planning one's standard of living, a duty to be economical. The individual hoarder adds his (or her) mite to the great economic unbalance, spreading confusion and uncertainty while the givers of time, money and material resources bring sanity and courage to the community, the nation and the world.

*What is the function of the church in this situation?*

The church faces a great opportunity, the opportunity of bringing people to see, in these times, the ethical significance of:

1. Saving
2. Great care of materials
3. Giving

Taxes and defense bonds, the contributions to a common effort, slice away any surplus income and make additional saving a matter of careful planning, of ethical choices. Materials required to transport us to work, and for the houses we live in, the meals we eat, the clothing we wear; the personnel we depend upon when we are sick, doctors, nurses and dentists, these are some of the resources which now must be conserved in the interest of the greater good. Because of war millions of people are hungry, homeless and in peril; our great missionary enterprises here and abroad must meet increased expenses; thousands of young men in military service and families in crowded defense areas need our churches' ministry. The church has the task, (1) to examine carefully and realistically the effect of the war on the living standards of the people, (2) to bring people to see the ethical significance of individual and social behavior,—of saving, of care of materials, of giving,—and (3) to help people find ways and means of putting their convictions to work in practical measures in their homes, in their communities, in the national effort and for the creation of a democratic world order. In order to do this in an intelligent fashion, the citizen must understand the effect of the war on standards of living which will result from the following factors, each of which involves numerous sub-factors.

*A. There will be much less to expend due to:*

1. Greatly increased taxes
2. The wide purchase of bonds
3. The decreased purchasing power of the dollar

B. *There will be a great shortage in many materials, commodities and services necessary to a high standard of living:*

1. **Transportation facilities**
  - a. **Automobiles and tires**
    - (1) No new manufacture
    - (2) No manufacture of parts to replace worn out parts
    - (3) Since automobiles have entered into the living and necessary working scheme of over 70,000,000 people there will have to be an enormous readjustment
    - (4) No available rubber for tires
    - (5) The problem of transportation is very directly tied in with that of housing. Inability to get transportation from outlying points will greatly increase the housing congestion
  - b. **Transportation by bus and street car**
    - (1) Street car tracks have to a large extent been torn up and to replace them would require much steel that cannot be spared
    - (2) It will be impossible to manufacture enough buses to carry the population which normally rides in cars without using up much war material.
  - c. **Railroad facilities**
    - (1) Railroad facilities will be used largely for movements of troops and war materials
    - (2) Rail facilities will also be taxed by virtue of fact that coastal shipping facilities are being decreased by submarine action and also because persons fear to travel or ship by transport ships under present conditions
    - (3) Many branch lines have been abandoned and to replace them may be impossible. The result is that many persons are left entirely dependent upon bus or private car

## 2. Housing

- a. Even before the war there was a housing shortage.
- b. This will be greatly increased due to:
  - (1) Persons moving from farm to city for war work
  - (2) Inability to build due to shortage of man power and materials
  - (3) Particular localities where war material is being manufactured will be greatly overcrowded
  - (4) Building facilities will have to be shared

## 3. Food

- a. There may be serious shortages in food due to:
  - (1) Lack of man power on farms
  - (2) Increased use of food by the armed forces
  - (3) Sending food abroad to the Allies
  - (4) Transportation difficulties due to lack of trucks and tires
  - (5) Loss of food shipments.
  - (6) Inability to get food materials from Far East and Latin America

## 4. Clothing

- a. Clothing standards will be much cut due to:
  - (1) Use of wool by armed forces. A man in armed forces probably uses four or five times as much wool as a civilian.
  - (2) No importation of silk and all silk stocks taken by government
  - (3) Use of nylon for war purposes.

## 5. Services

- a. Many services will be much limited
  - (1) Hospital services in cities will be overtaxed due to increases of population
  - (2) Nurses will be needed in war work so will not be available; some hundred thousands are wanted for the armed forces

- (3) Doctors will be drained off into the armed forces; takes a long time to replace them.
- (4) Dental service will also be much limited for same reasons
- (5) Household service will be much restricted due to persons entering war or industry
- (6) Plumbing service will be seriously impaired due to lack of man power, lack of materials
- (7) Educational services will be much impaired due to teachers being drawn into war and war work. Congestion in school buildings; higher education will be greatly disrupted

#### 6. Fuel

- a. Electricity, coal and oil will be used for the armed forces
- b. Destruction of tankers by submarines may cause serious shortage of fuel oil
- c. Lack of man power may hinder production of coal
- d. Increased load of electricity for manufacturing war material
- e. Fuel oil will not be available from the Dutch East Indies and yet enormous amounts of fuel oil are required in connection with naval operations in the Pacific

#### 7. Supplies

- a. Various supplies such as paper, hardware, typewriters, furniture, etc. will become scarce

C. *Mistaken policies, both public and private, may reduce living standards:*

- 1. Public action may be taken hastily without seeing all of the implications. For example life of cars depends upon repair parts. Has any provision been made for manufacturing these parts?
- 2. Private mismanagement may result from attempt of some to hoard, making necessary system of rationing which in itself is inefficient.

## DEFENSE HOUSING—A READING LIST

*Defense Housing*—1941, Federal Works Agency, Washington, D.C., 1942. 16 pp. free.

An attractively illustrated pamphlet with a brief description of the FWA defense work program.

*Homes: Front Line Defense for American Life*, Survey Graphic, Feb. 1940. 25c.

Good background material for an understanding of the housing situation today.

*Defense Housing in Our Town*, Twentieth Century Fund, 1941. 16 pp. 2c.

States the community problem in providing homes for workers in the defense industries.

*Housing for Defense*, Twentieth Century Fund, 1941. 198 pp. \$1.50. A review of the role of housing in relation to America's defense and a program for action.

*Housing the War Workers*, by Charles Abrams in *New Republic*, Dec. 29, 1941. 15c.

"Housing cannot win the war, but it can lose it," declares Mr. Abrams, a lawyer and consultant to the U.S. Housing Authority, in this brief and trenchant article.

*Housing and Post-War Planning in England and America*, by Luther Gulick, Citizens Housing Council, 470 Fourth Ave., New York, 1941. 10c.

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## FITNESS FOR FREEDOM

*Fitness for Freedom* is the sixth in the *Calling America* series of special issues of the SURVEY GRAPHIC.

Devoted to the problem of health in wartime, there are 20 articles, each written by an expert. Among the subjects discussed are: "The Health Front in a People's War"; "Lesson of the Rejectees"; "Women and Children in War Time"; and "No War Boom in Venereal Disease." The authors include Dr. C. E. A. Winslow of the Yale University School of Medicine; Dr. Martha M. Eliot, Assoc. Chief of the Children's Bureau, and Dr. Hugh Cabot.

*Fitness for Freedom* should be read by all Americans. Price 40c. Can be ordered through the Council for Social Action.

Magazine editors are beginning to know the meaning of total war.

Government reorganization of housing agencies delays a manuscript and strikes a blow at our pride in meeting a deadline. Events of yesterday are ancient history today. Paper stock is more costly and inferior to that of a few brief months ago. There is less variety in the choice of colored inks. Housewives, motorists or editors—we are all in the same boat, sailing an uncharted sea, with the compass set for victory.

*Social Action* has no income from advertisements; no assets but the good will of its readers. We do not want to follow the policy of *The Saturday Evening Post* (we never did), and we hope not to raise our subscription price (we promise not to double it in the foreseeable future).

The descriptive phrase, "Program for Victory," might be applied to the magazine *Social Action*. For, although we do not hesitate to point out difficulties and weaknesses and social sins, we plan for victory—for the final triumph of justice over evil, of good will over hatred, of courage over cowardice.

Scan your more recent issues: "I See America Preparing," "The Struggle for World Order," "Faith for Reconstruction," "Discrimination Incorporated," "The Family—Covenant with Posterity." If every American could read the series and act upon the basis of the information he thus received, the ultimate victory would be the one desired by all men and women of good will.

Through arrangements being made with the Foreign Policy Association, we expect to provide you with two larger issues on world affairs each year. This improved service can be continued with no change in price only if we increase the number of regular subscribers. If you believe that social action begins at home, persuade at least one of your friends to subscribe at once. (We have no objection to your giving a subscription to any number of your friends.) You can see how quickly this would *double* our circulation.

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#### *Forthcoming Issues:*

April: "Words and Prejudice," by Irving J. Lee

May: "Social Action in Congregationalism,"  
by C. Howard Hopkins

June: "World Organization," by Robert L. Calhoun